

# ORGANIZED FINANCIAL SOLUTIONS L.L.C.

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## Form ADV Part 2 & Privacy Policy

This brochure provides information about the qualifications and business practices of Organized Financial Solutions L.L.C. If you have any questions about the contents of this brochure, please contact us at 314-330-0455 or [organizedfinancial@yahoo.com](mailto:organizedfinancial@yahoo.com). The information in this brochure has not been approved or verified by the United States Securities and Exchange Commission or by any state securities authority. Additional Information about Organized Financial Solutions L.L.C. is also available on the United States Securities and Exchange Commission's website at [www.adviserinfo.sec.gov](http://www.adviserinfo.sec.gov).

Organized Financial Solutions L.L.C. is a registered investment advisor. Registration of an investment advisor does not imply any level of skill or training. The oral and written communications of an Advisor provide you with information about which you determine to hire or retain an advisor.

*ORGANIZED FINANCIAL SOLUTIONS L.L.C.*

*Form ADV Part 2 A & B, & Privacy Policy*

**Material Changes**

There have been no material changes since our last annual update.

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## *Form Organized Financial Solutions L.L.C. & Privacy Policy ADV Part 2 A*

### **Advisory Business**

Organized Financial Solutions L.L.C. (“OFS”) was established by William Uhlemeyer in 2013. William is the President and sole owner of the firm.

Organized Financial Solutions provides fee-only, financial planning and investment advisory services to its clients on an hourly or a fixed fee basis. In essence, the term “fee-only” means that we do not sell financial products of any kind. For more information on the term fee-only and how we’re paid, please refer to the “Fees and Compensation” section of this document. Organized Financial Solutions provides comprehensive financial planning services. As such, we do not specialize in one particular type of advice. Instead, we advise on a wide variety financial issues. Our advice is tailored to meet the needs each individual client, depending on the type of help that the client is seeking, and each client’s unique circumstance. A few examples of issues that we most frequently help our clients with include portfolio design, retirement planning, cash flow, debt management, IRAs, 401ks, 403bs, estate planning, insurance, asset allocation, and investment selection. Organized Financial Solutions does not take custody of client funds or securities, and we do not charge asset management or performance-related fees. We also do not participate in wrap fee programs.

### **Fees & Compensation**

Organized Financial Solutions L.L.C. provides fee-only, financial planning and investment advisory services to clients on an hourly basis or a fixed-fee basis. By fee-only, we mean that the fee that our client pays to us is our only source of compensation. We do not sell financial products of any kind, and we do not receive commissions or other hidden forms of payment. We provide our clients with an estimate of the fee amount before they commit to working with us. We also document the fee amount in our Engagement Agreements. Payment is normally due at the end of the meeting in which we present our analysis and findings to the client. For Retainer Engagements (described in more detail below), the fee is paid in installments during the term of the agreement. We never deduct fees from our clients’ accounts; fees are paid by check or in cash. Our fees are negotiable, subject to the sole discretion of the advisor. An initial retainer fee of \$200.00 is required either prior or at the beginning of the consultation in addition to the hourly or fixed fee agreement. For Hourly Engagements, our hourly rate is \$200/hour. We bill for the time that we spend analyzing the client’s data, and also for the time that we meet with clients to present and discuss our findings. For Fixed Fee Engagements, the fee amount depends on the nature and complexity of the engagement. The fee for these engagements is disclosed to the client before the engagement commences.

Our most popular Fixed-Fee engagement is the “Financial Fitness Checkup.” This is an interactive review of the client’s overall financial situation, which typically includes investments, debt, savings, insurance, estate planning, and other relevant issues that affect the client’s financial situation. While the Financial Fitness Checkup is not a comprehensive financial plan, it does cover many of the financial planning issues that are most important to the client. The fee for the Financial Fitness Checkup typically ranges from \$900 - \$1,200, depending on the complexity of the client’s situation. We offer “young savers” pricing for the Financial Fitness Checkup for clients who are under age 35 and have less than \$100,000 of investible assets. Our other fixed-fee engagement is the Retainer Engagement. Retainer engagements are longer-term (three to twelve months) engagements, where the fee is fixed for the term, and paid by the client in two to four installments during the term of the agreement. The fee and the associated payment terms for these engagements are disclosed to the client before the engagement commences.

For Retainer Engagements, we meet periodically with the client, during the retainer term, to review their progress and to help as needed with implementation of their financial plan. The amount of the retainer fee depends upon the complexity and the length of the engagement. In connection with using our services, clients may also incur separate fees or expenses associated with the operation of mutual funds and/or exchange traded funds (ETFs). The client may also incur separate transaction costs or administration fees from brokerage firms. We are not affiliated with any of these brokers or institutions, and we do not receive any portion of any of these other fees. We do not receive commissions or third party payments of any kind from the sale of securities or other investment or financial products. The only compensation that we receive is in the form of fees paid directly to us by our clients.

### **Performance-Based Fees and Side by Side Management**

Not applicable. Organized Financial Solutions L.L.C. does not charge performance-based fees of any kind (performance-based fees are fees that are based on a share of the capital gains on or the capital appreciation of a client's assets).

### **Types of Clients**

Organized Financial Solutions L.L.C. provides financial planning services primarily to individuals and families. We have no minimum asset or income requirements, and we have no minimum account size.

### **Methods of Analysis, Investment Strategies and Risk of Loss**

If Organized Financial Solutions LLC is engaged to provide investment advice, we first gather information about the client's personal financial situation to determine the client's specific needs, objectives, and tolerance for risk.

Using this information, and our best judgment, we recommend an appropriate target asset allocation for the client. This allocation is designed to help the client achieve their overall financial objectives and goals while minimizing risk exposure. We believe that the appropriate allocation of investments across diverse investment categories (in simple terms, stocks, bonds and cash) is the primary determinant of investment returns and is critical to the long-term success of a client's financial objectives.

Strategies involving frequent trading can negatively affect investment performance. Consequently, we employ a fundamental, long-term, buy-and-hold philosophy which focuses on a passive investing strategy using index funds and/or Exchange Traded Funds to minimize investment costs. Using this approach, we recommend specific investments to fill out the recommended asset allocation across the client's overall investment portfolio. We also recommend that the portfolio be maintained by rebalancing, typically every twelve to eighteen months. While we believe that our investment strategy is designed to produce the highest return for a given level of risk, there can be no guarantee that an investment objective or goal will be achieved. Some investment decisions recommended by us may result in loss, which may include the original principal amount invested. The client must be able to bear the various risks involved in investing, which may include market risk, liquidity risk, interest rate risk, currency risk, political risk, and others.

## *Form Organized Financial Solutions L.L.C. & Privacy Policy ADV Part 2 B*

### **Disciplinary Information**

Neither Organized Financial Solutions L.L.C. nor any of its personnel have been the subject of a reportable legal or disciplinary event. We do not have any events pending within the previous ten years or beyond ten years.

### **Other Financial Industry Activities and Affiliations**

Neither Organized Financial Solutions L.L.C., nor any of its personnel are affiliated with or maintain a material relationship with another financial industry entity. We do not have current or pending affiliations with securities broker-dealers/registered representatives, futures commission merchants, commodity pool operators, or commodity trading advisers. As a service to our clients we may, from time to time, refer clients to other investment advisory firms or other professionals such as CPAs or attorneys. Organized Financial Solutions L.L.C. does not have any arrangements with, and does not receive referral fees from, any other advisors, individuals or companies.

### **Code of Ethics, Participation or Interest in Client Transactions and Personal Trading**

At times Organized Financial Solutions L.L.C. personnel may invest in the same securities that we recommend to our clients. These are large, publicly traded securities, such as mutual funds. As such, this common ownership does not present a conflict of interest for our clients. The timing of securities purchases or sales by Organized Financial Solutions LLC personnel may, at times, coincide with the timing of our purchase/sale recommendations to our clients. Because these are very large publicly traded securities, this does not reflect a conflict of interest for our clients.

Organized Financial Solutions L.L.C. adheres to a Code of Ethics that focuses on objectivity, confidentiality, integrity, honesty, full disclosure, and other fairness factors when working with all clients.

### **Brokerage Practices**

Research and Other Soft-Dollar Benefits – Not applicable – We do not receive soft-dollar benefits.

Client Referrals – Not applicable - We do not receive client referrals from broker-dealers, and we do not recommend broker-dealers based on client referrals. Directed Brokerage – Not applicable - We do not ask clients to use broker-dealers to execute transactions.

Trade Aggregation – Not applicable – We do not execute trades, as such we do not aggregate trades.

### **Review of Accounts**

Financial Fitness Checkups and Hourly Engagements (please see the Fees & Compensation section for a description of these engagements) terminate at the conclusion of the meeting in which we present our findings to the client. We frequently answer follow-up questions and assist where necessary after the engagement ends. However, formal follow-up reviews of clients' accounts and/or financial plans are initiated by clients when they are ready to do so. We typically suggest that clients should return about every twelve to eighteen months for these updates.

For Retainer Engagements (please see the Fees & Compensation section for a description of these engagements), periodic account reviews and follow-up meetings are as mutually arranged with the client for each engagement.

## **Client Referrals and Other Compensation**

We do not receive compensation of any kind from anyone other than our clients, and we do not compensate others for client referrals.

## **Custody**

At no time do we take custody of our clients' funds or securities. Consequently, we do not prepare account statements. Clients maintain and control their own accounts with unaffiliated custodians such as banks, brokerage firms or mutual fund companies. Clients receive their account statements directly from these custodians.

## **Investment Discretion**

Not applicable. We do not exercise discretionary authority over clients' accounts.

## **Voting Client Securities**

We do not, and will not, accept authority to vote client securities. Clients receive proxies and solicitations directly from the custodians of their securities.

## **Financial Information**

Not applicable. Further disclosure is not required for this section because:

- a. We do not require prepayment of more than \$500 in advisory fees six months or more in advance of the engagement, and
- b. We do not have discretionary authority over clients' assets, and
- c. We do not have custody of client funds, and
- d. We have not been the subject of a bankruptcy petition during the past 10 years

## **Requirements for State Registered Advisers**

Principal Executive Officers, Education and Business Background:

William Uhlemeyer is the principal executive officer of Organized Financial Solutions L.L.C.

The following is information about William's education and business background:

**Year of Birth:** 1969

**Education:**

St. Louis Community College- Forest Park

### **Business Background & Other Activities**

Organized Financial Solutions L.L.C., Principal, Registered Investment Advisor, 05/13 - present

Reliance Bank - Assistant Vice President/ Branch Manager, 9/2006-12/2011

First Bank Inc. – Branch Manager, 7/2000-9/2006

First Brokerage America- Investment Specialist, 6/2004-9/2006

Other Businesses Advisor is Engaged In:

William Uhlemeyer is not engaged in any businesses other than Organized Financial Solutions L.L.C.

Performance-Based Fees:

Organized Financial Solutions L.L.C. does not charge performance-based fees

Involvement in Arbitrations or Administrative Proceedings: None

Relationships with Issuers of Securities: None

## **Part 2A, Appendix 1 – Wrap Fee Program Brochure**

Not applicable. Organized Financial Solutions L.L.C. does not sponsor wrap programs of any kind.

## **Organized Financial Solutions L.L.C. Privacy Policy**

Organized Financial Solutions L.L.C. is committed to safeguarding the confidentiality, integrity and security of the non-public personal information that is entrusted to us. The categories of nonpublic information that Organized Financial Solutions L.L.C. collects from you may include information about your personal finances, information about your health to the extent that it is needed for the financial planning process, information about transactions between you and third parties, and information from consumer reporting agencies, such as credit reports. Organized Financial Solutions L.L.C. uses this information to help you meet your personal financial goals. Organized Financial Solutions L.L.C. does not provide your personal information to mailing list vendors or solicitors. Federal and state regulators may review our company records and your personal records as permitted under law. Organized Financial Solutions L.L.C. does not store your information electronically; it is stored in hard copy form in a secured filing cabinet. Any future information stored electronically will be stored on a separate removable drive that will be stored in a secured filing cabinet. As required by law, your information will be retained during the time that you are a client, and for the required time that such records must be retained in accordance with federal and state securities laws. If you decide at some point to become an inactive client, we will continue to adhere to our privacy policies and practices with respect to your information. Organized Financial Solutions L.L.C. may, from time to time, disclose limited information to attorneys, accountants, or other financial professionals solely for the purpose of obtaining a second opinion or to gain assistance in reviewing a specific financial question regarding your situation. Organized Financial Solutions L.L.C. will notify you if our privacy policy is expected to materially change. Organized Financial Solutions L.L.C. is required by law to deliver this Privacy Policy Statement to clients annually in writing.